

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PA
WILKES BARRE DIVISION**

In re: STEPHEN G. PALMIERI	§	Case No. 5:14-bk-05956
BELINA ANN PALMIERI	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

CHARLES J. DEHART, III, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 12/31/2014.
- 2) The plan was confirmed on 04/07/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 12/09/2019, 01/03/2020.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 01/13/2020.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$52,399.00.
- 10) Amount of unsecured claims discharged without full payment: \$20,140.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 100,210.00	
Less amount refunded to debtor(s)	\$ 549.39	
NET RECEIPTS		\$ 99,660.61

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 3,496.25	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 6,357.67	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 9,853.92
Attorney fees paid and disclosed by debtor(s):	\$ 1,500.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
JOSEPH R. BARANKO, JR., ESQ.	Lgl	0.00	NA	NA	3,496.25	0.00
SUNTRUST BANK	Sec	14,180.00	14,182.07	0.00	0.00	0.00
TRANSWORLD SYSTEMS INC	Uns	731.00	730.68	730.68	134.40	0.00
NAVY FEDERAL CREDIT UNION	Uns	20,405.00	20,494.38	20,494.38	20,494.38	0.00
BANK OF AMERICA	Sec	16,597.94	16,316.58	0.00	0.00	0.00
SUSQUEHANNA BANK	Uns	0.00	13,405.57	0.00	0.00	0.00
SUSQUEHANNA BANK	Uns	19,646.52	19,275.77	19,275.77	19,275.77	0.00
CHOICE ONE COMMUNITY FCU	Sec	2,083.00	1,775.46	0.00	0.00	0.00
SUSQUEHANNA BANK	Uns	15,094.72	13,405.57	13,405.57	13,405.57	0.00
BANK OF AMERICA	Uns	13,615.00	13,615.58	13,615.58	13,615.58	0.00
CAVALRY PORTFOLIO SERVICES,	Uns	3,449.00	3,491.66	3,491.66	3,491.66	0.00
BANK OF AMERICA	Sec	122,901.00	123,349.61	0.00	0.00	0.00
PORTFOLIO RECOVERY	Uns	0.00	1,385.00	1,385.00	1,385.00	0.00
PORTFOLIO RECOVERY	Uns	0.00	2,155.50	2,155.50	2,155.50	0.00
SYNCHRONY BANK	Uns	2,095.19	2,095.19	2,095.19	2,095.19	0.00
AMERICAN EDUCATION SERVICE	Uns	38,374.00	41,522.46	41,522.46	13,753.64	0.00
CHOICE ONE FCU	Sec	12,820.00	NA	NA	0.00	0.00
SUSQUEHANNA BANK	Sec	34,741.24	NA	NA	0.00	0.00

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Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
AMERICAN EXPRESS	Uns	300.00	NA	NA	0.00	0.00
BANK OF AMERICA	Uns	10,547.00	NA	NA	0.00	0.00
BEST BUY	Uns	598.00	NA	NA	0.00	0.00
CAPITAL ONE BOSCOV'S	Uns	211.00	NA	NA	0.00	0.00
ELAN FINANCIAL SERVICES	Uns	7,408.00	NA	NA	0.00	0.00
SYNCB/LOWE'S	Uns	1,076.00	NA	NA	0.00	0.00

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Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 0.00	\$ 0.00	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 118,171.79	\$ 89,806.69	\$ 0.00

Disbursements:

Expenses of Administration	\$ 9,853.92	
Disbursements to Creditors	\$ 89,806.69	
TOTAL DISBURSEMENTS:		\$ 99,660.61

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 04/13/2020

By: /s/ CHARLES J. DEHART, III
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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